

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joy A. Godleski
Debtor

Case No. 16-01610-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: RyanEshel
Form ID: 3180W

Page 1 of 2
Total Noticed: 21

Date Rcvd: Dec 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2019.

db +Joy A. Godleski, 8 Flaherty Dr., Wilkes-Barre, PA 18706-3058
4778125 +Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
4797099 +M&T Bank, PO BOX 1508, Buffalo, New York 14240-1508
4778127 +Mark Godleski, 8 Flaherty Dr., Wilkes-Barre, PA 18706-3058
4778128 +Mohegan Sun, Attn: Legal Dept., 1280 Hwy. 315, Wilkes-Barre, PA 18702-7002
4778129 +PNC Bank, Consumer Loan Center, Mailstop: P5-PCLC-02-R, 2730 Liberty Ave., Pittsburgh, PA 15222-4704
4829579 +PNC Bank, National Association, c/o PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5421
4778131 +Zwicker & Associates, PC, 3220 Tillman Dr., Bensalem, PA 19020-2028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM Dec 18 2019 00:13:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
4778119 +EDI: CAPITALONE.COM Dec 18 2019 00:13:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
4787779 +EDI: CAPITALONE.COM Dec 18 2019 00:13:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4778120 +EDI: CHASE.COM Dec 18 2019 00:13:00 Chase, PO Box 15298, Wilmington DE 19850-5298
4778121 +EDI: CITICORP.COM Dec 18 2019 00:13:00 Citicards, Box 6500, Sioux Falls, SD 57117-6500
4778122 +E-mail/Text: tuscolsup@fisglobal.com Dec 17 2019 19:12:19 Complete Payment Recovery Services, Inc., 3500 5th St., Northport, AL 35476-4723
4778123 +EDI: DISCOVER.COM Dec 18 2019 00:13:00 Discover, P.O. Box 30943, Salt lake City, UT 84130
4783241 +EDI: DISCOVER.COM Dec 18 2019 00:13:00 Discover Bank, Discover Products Inc, P.O. Box 3025, New Albany Ohio 43054-3025
4778126 +E-mail/Text: camanagement@mtb.com Dec 17 2019 19:12:07 M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221
4827767 +EDI: PRA.COM Dec 18 2019 00:13:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4797027 +EDI: RECOVERYCORP.COM Dec 18 2019 00:13:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4803773 +EDI: WFFC.COM Dec 18 2019 00:13:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine, CA 92623-9657
4778130 +EDI: WFFC.COM Dec 18 2019 00:13:00 Wells Fargo Dealer Services, Attn: Correspondence, MAC T9017-026, P.O. Box 168048, Irving, TX 75016-8048

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221)
4778124* +Joy A. Godleski, 8 Flaherty Dr., Wilkes-Barre, PA 18706-3058

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdi3trustee.com
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor PNC Bank, National Association bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Recovery Management Systems Corporation claims@recoverycorp.com
Thomas I Puleo on behalf of Creditor PNC Bank, National Association tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
Tullio DeLuca on behalf of Debtor 1 Joy A. Godleski tullio.deluca@verizon.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Joy A. Godleski
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:16-bk-01610-RNO**

Social Security number or ITIN **xxx-xx-0731**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

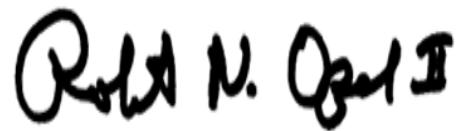
Order of Discharge**12/18**

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joy A. Godleski
aka Joy Ann Godleski, aka Joy Godleski

By the
court:

12/17/19



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: Ryan Eshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.